

WHAT IS CLAIMED IS:

1. A method for providing an on-line billing system, the method comprising:  
retrieving customer invoice information that includes an invoice date and an invoice amount;  
calculating a discount amount based upon the invoice amount;  
displaying the calculated discount amount; and  
selectively receiving a payment input that authorizes a payment according to the calculated discount amount in advance of the invoice date.
2. The method according to claim 1, wherein the discount amount is valid for pre-defined time period.
3. The method according to claim 1, further comprising:  
calculating an expiration date defining the pre-defined time period; and  
displaying the expiration date.
4. The method according to claim 1, wherein the discount amount is based upon a percentage of the invoice amount, further comprising:  
calculating another discount amount based upon another percentage of the invoice amount, the second discount amount being associated with another expiration date; and  
automatically applying either of the discount amounts based upon time of receipt of the payment input.
5. The method according to claim 1, further comprising:  
determining whether criteria for early payment discount are satisfied for a corresponding customer; and  
selectively applying the discount amount based upon the determining step.

6. The method according to claim 5, wherein the criteria in the determining step include maintaining a zero outstanding charge by the customer.

7. The method according to claim 1, further comprising:

executing an electronic fund transfer in response to the step of selectively receiving the payment input.

8. A server apparatus for providing an on-line billing system, the server apparatus comprising:

a communication interface configured to retrieve customer invoice information that includes an invoice date and an invoice amount; and

a processor coupled to the communication interface and configured to calculate a discount amount based upon the invoice amount, wherein the calculated discount amount is displayed via a client, and a payment input that authorizes a payment according to the calculated discount amount in advance of the invoice date is selectively received from the client.

9. The server apparatus according to claim 8, wherein the discount amount is valid for pre-defined time period.

10. The server apparatus according to claim 8, wherein the processor is configured to calculate an expiration date defining the pre-defined time period, the expiration date being displayed via the client.

11. The server apparatus according to claim 8, wherein the discount amount is based upon a percentage of the invoice amount, the processor being configured to calculate another discount amount based upon another percentage of the invoice amount, the second discount amount being associated with another expiration date, either of the discount amounts being automatically applied based upon time of receipt of the payment input.

12. The server apparatus according to claim 8, wherein the processor is configured to determine whether criteria for early payment discount are satisfied for a corresponding customer, and to selectively apply the discount amount based upon the determination.

13. The server apparatus according to claim 12, wherein the criteria include maintaining a zero outstanding charge by the customer.

14. The server apparatus according to claim 8, wherein the processor is configured to initiate an electronic fund transfer in response to receipt of the payment input.

15. An e-billing system comprising:

a database configured to store customer invoice information that includes an invoice date and an invoice amount;

a server communicating with the database, the server being configured to retrieve the customer invoice information from the database, the server being configured to calculate a discount amount based upon the invoice amount; and

a client communicating with the server, the client being configured to display the discount amount, and to transmit a payment input that authorizes a payment according to the calculated discount amount to the server in advance of the invoice date.

16. The system according to claim 15, wherein the discount amount is valid for pre-defined time period.

17. The system according to claim 15, wherein the server is configured to calculate an expiration date defining the pre-defined time period, the expiration date being displayed via the client.

18. The system according to claim 15, wherein the discount amount is based upon a percentage of the invoice amount, the server being configured to calculate another discount

amount based upon another percentage of the invoice amount, the second discount amount being associated with another expiration date, either of the discount amounts being automatically applied based upon time of receipt of the payment input.

19. The system according to claim 15, wherein the server is configured to determine whether criteria for early payment discount are satisfied for a corresponding customer, and to selectively apply the discount amount based upon the determination.

20. The system according to claim 19, wherein the criteria include maintaining a zero outstanding charge by the customer.

21. The system according to claim 15, wherein the server is configured to initiate an electronic fund transfer in response to receipt of the payment input.

22. A server apparatus for providing an on-line billing system, the server apparatus comprising:

means for retrieving customer invoice information that includes an invoice date and an invoice amount;

means for calculating a discount amount based upon the invoice amount;

means for displaying the calculated discount amount; and

means for selectively receiving a payment input that authorizes a payment according to the calculated discount amount in advance of the invoice date.

23. The apparatus according to claim 22, wherein the discount amount is valid for pre-defined time period.

24. The apparatus according to claim 22, further comprising:

means for calculating an expiration date defining the pre-defined time period, wherein the displaying means displays the expiration date.

25. The apparatus according to claim 22, wherein the discount amount is based upon a percentage of the invoice amount, the apparatus further comprising:

means for calculating another discount amount based upon another percentage of the invoice amount, the second discount amount being associated with another expiration date; and

means for automatically applying either of the discount amounts based upon time of receipt of the payment input.

26. The apparatus according to claim 22, further comprising:

means for determining whether criteria for early payment discount are satisfied for a corresponding customer; and

means for selectively applying the discount amount based upon the determination.

27. The apparatus according to claim 26, wherein the criteria include maintaining a zero outstanding charge by the customer.

28. The apparatus according to claim 22, further comprising:

means for executing an electronic fund transfer in response to the receipt of the payment input.

29. A computer-readable medium carrying one or more sequences of one or more instructions for providing an on-line billing system, the one or more sequences of one or more instructions including instructions which, when executed by one or more processors, cause the one or more processors to perform the steps of:

retrieving customer invoice information that includes an invoice date and an invoice amount;

calculating a discount amount based upon the invoice amount;

displaying the calculated discount amount; and

selectively receiving a payment input that authorizes a payment according to the calculated discount amount in advance of the invoice date.

30. The computer-readable medium according to claim 29, wherein the discount amount is valid for pre-defined time period.

31. The computer-readable medium according to claim 29, wherein the one or more processors further perform the steps of:

calculating an expiration date defining the pre-defined time period; and  
displaying the expiration date.

32. The computer-readable medium according to claim 29, wherein the discount amount is based upon a percentage of the invoice amount, the one or more processors further performing the steps of:

calculating another discount amount based upon another percentage of the invoice amount, the second discount amount being associated with another expiration date; and  
automatically applying either of the discount amounts based upon time of receipt of the payment input.

33. The computer-readable medium according to claim 29, wherein the one or more processors further perform the steps of:

determining whether criteria for early payment discount are satisfied for a corresponding customer; and

selectively applying the discount amount based upon the determining step.

34. The computer-readable medium according to claim 33, wherein the criteria in the determining step include maintaining a zero outstanding charge by the customer.

35. The computer-readable medium according to claim 29, wherein the one or more processors further perform the step of:

executing an electronic fund transfer in response to the step of selectively receiving the payment input.

36. An early payment discount (EPD) program for an e-billing system including a computer system accessible for on-line interactive communication of invoices to users, said computer system comprising:

a database for storing customer invoice information, said information including an invoice date and an invoice amount, said invoice information accessible to said customer for on-line interaction;

mechanism for calculating an early payment discount amount based on said invoice amount, and displaying for said user, said early payment discount amount and, a modified total invoice amount reflecting said early payment discount; and,

a mechanism for initiating electronic payment of said modified total invoice amount via said e-billing system, wherein said early payment discount is applied only upon payment within a pre-defined time period of said invoice date.

37. The early payment discount program as claimed in Claim 36, wherein said applying mechanism includes mechanism for calculating an expiration date defining said pre-defined time period and displaying said expiration date for said user.

38. The early payment discount program as claimed in Claim 37, wherein said early payment discount is a first pre-determined percentage of said total invoice amount, and applicable between a first pre-defined time period from said invoice date, said calculating

mechanism automatically applying said first pre-determined percentage when said user accesses said invoice on-line within said first pre-defined time period.

39. The early payment discount program as claimed in Claim 38, wherein said early payment discount is a second pre-determined percentage of said total invoice amount, and applicable within a second pre-defined time period after said expiration date, said calculating mechanism automatically applying said second pre-determined percentage when said user accesses said invoice on-line within said second pre-defined time period.

40. The early payment discount program as claimed in Claim 39, further including mechanism to enable scheduling of electronic payment by said user, said early payment discount including said first pre-determined percentage when said payment is scheduled within said first pre-defined time period, or early payment discount including said second pre-determined percentage when said payment is scheduled within said second pre-defined time period.

41. The early payment discount program as claimed in Claim 36, wherein a customer has associated EPD qualify criteria, said calculating mechanism applying said early payment discount amount when said user meets said qualify criteria.

42. The early payment discount program as claimed in Claim 36, wherein an EPD qualify criteria includes a customer maintaining a zero outstanding charge.